PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/979,570

Filing Date: November 26, 2002

Applicant: Marvin A. Frenkel

Group Art Unit: 3621

Examiner: Evens J. Augustin

Title: Anonymous On-Line Cash Management System

Attorney Docket: 3267-000001

Mail Stop Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

## RESPONSE TO OFFICE ACTION AND PETITION FOR EXTENSION OF TIME

Sir

This is in response to the Office Action mailed October 29, 2009 and includes the further subjects discussed subsequently with the Supervisory Examiner and the Examiner for this application. In accordance with those subsequent discussions, the Examiner is kindly requested to please consider the remarks set forth below.

Applicant hereby petitions under the provisions of 37 C.F.R. § 1.136(a) for an extension of time in which to respond to the outstanding Office Action and includes a fee as set forth in 37 C.F.R. § 1.17(a) with this response for such extension of time.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.